



[Home Page](#) | [Contact Us](#) | [Location](#) | [Privacy Policy](#) | [Site Map](#)

[Newsroom](#) | [About Us](#) | [Events](#) | [Why MERS?](#) | [Knowledge Base](#) | [Careers](#)

Tools & Services

[Downloads](#)

[Member Directory](#)

[Foreclosures](#)

[Enhancements](#)

[Forum](#)

[Advertising](#)

[Payment Options](#)

[MERS for Homeowners](#)

[Property Preservation Contacts](#)

[Contact Us](#)



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MERS Fraud Tools	Mass.Gov Div. of Banks	MISMO®	MERS® FraudALERT

[Home](#) » [About Us](#) » [Overview](#)

About MERS

MERS was created by the mortgage banking industry to streamline the mortgage process by using electronic commerce to eliminate paper. Our mission is to register every mortgage loan in the United States on the MERS® System.

Beneficiaries of MERS include mortgage originators, servicers, warehouse lenders, wholesale lenders, retail lenders, document custodians, settlement agents, title companies, insurers, investors, county recorders and consumers.

MERS acts as nominee in the county land records for the lender and servicer. Any loan registered on the MERS® System is inoculated against future assignments because MERS remains the nominal mortgagee no matter how many times servicing is traded. MERS as original mortgagee (MOM) is approved by Fannie Mae, Freddie Mac, Ginnie Mae, FHA and VA, California and Utah Housing Finance Agencies, as well as all of the major Wall Street rating agencies.

[TOP](#)

[Home Page](#) | [Contact Us](#) | [Location](#) | [Privacy Policy](#) | [Site Map](#)

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